



ASAE-Endorsed Association Business Insurance Solutions

Proposal for: The Council of Educators in Landscape Architecture (CELA)

Quote Date: August 16, 2019

Quote Expiration Date: 60 Days after Quote Date

Premium Summary and Options

Check to Bind	Coverage	Carrier	Premium	Taxes/Surcharges
<input type="checkbox"/>	Association Office Package	Great American	\$600.00	TBD

Optional Fireman's Fund Umbrella

Check for Quote	Coverage	Carrier	Premium	Taxes/Surcharges
<input type="checkbox"/>	*Umbrella Liability - \$1M (NEW! Includes coverage over Hartford D&O/EPL)	Allianz (formerly Fireman's Fund)	\$350	TBD

Optional Great American Umbrella

Check for Quote	Coverage	Carrier	Premium	Taxes/Surcharges
<input type="checkbox"/>	*Umbrella Liability - \$1M (Does not include coverage over D&O/EPL)	Great American	\$400	TBD

Effective Date Requested: _____

Subjectivities:

- Signature below, confirming assumptions or correcting them
-

Assumptions:

This proposal assumes that the applicant maintains a current 501(c)3 or 501(c)6 status; that the applicant has had no losses in the last 3 years or that losses have been disclosed; that the applicant's office location is Frame construction and if the building is older than 30 years, the plumbing, roofing, heating and electrical have been updated in that last 30 years.

Office Package Premium subject to change upon firm bind order in case of additional requested coverages or state surcharges. Office Package Premium will be billed directly by Great American to the insured. No payment needs to be made at this time for this coverage. *Umbrella Premium is only an indication based on minimum premiums. Bindable quote available after review of a completed application.

By signing below, I acknowledge that I have read and understand this proposal and agree to the assumptions made above.

Signature _____ Date _____

Printed Name _____

Email Address _____ Phone Number _____

Please submit the signed and dated Proposal to WendyAnn Henry by email to wendyann.henry@aon.com. We will notify you that your Proposal has been bound via your email address provided. Please note that coverage is not bound until we send you a confirmation email regarding your signed proposal.

Underwritten by:



Reinsured by:



Endorsed by:



Administered by:



Aon Affinity | Aon Ass

INSURANCE COMPANIES

All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy. Aon Association Services is a brand name for the brokerage and program administration operations of Affinity Insurance Services, Inc. (AR 244489), in CA, MN & OK, AIS Affinity Insurance Agency, Inc. (CA 0795465); in CA, Aon Affinity Insurance Services, Inc. (0G94493), Aon Direct Insurance Administrator and Berkely Insurance Agency; and in NY and NH, AIS Affinity Insurance Agency.



ASAE-Endorsed Association Office Package

Proposal for: The Council of Educators in Landscape Architecture (CELA)

Quote Date: 08/13/19

Quote Expiration Date: 60 Days after Quote Date

Mailing Address:

110 Horizon Drive, Suite 210 , Raleigh, NC 27615

Coverage Provided

This proposal consists of the following coverages for which a limit is indicated.

Business Property and Crime Coverages

\$500 Deductible

Coverage	Limit
Building	\$0
Business Personal Property	\$10,000
Business Income & Extra Expense	12-months Actual Loss Sustained
Equipment Breakdown	Included
Identity Recovery	\$15,000
Association Office Package Edge	See summary on Highlight Sheet
Employee Dishonesty	\$250,000
Money & Securities (Inside and Outside)	\$250,000
Forgery or Alterations	\$250,000
Computer Fraud	\$5,000

General Liability

Coverage (applicable only if limits shown)	Limit
Per Occurrence	\$2,000,000
General Aggregate	\$4,000,000
Products & Completed Operations Aggregate	\$4,000,000
Personal & Advertising Injury	\$2,000,000
Damage to Premises Rented to You	\$300,000
Medical Expenses	\$10,000
Host Liquor Liability (Not available in South Carolina)	Included
Hired & Non-owned Auto Liability (Not available in Vermont or Louisiana)	\$1,000,000
Employment Benefits Liability (per occurrence trigger; \$1,000 deductible)	Not Included

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Standard Liability Exclusions (Not an exhaustive list. Policy terms & conditions apply.)

Employment Related Practices	Association Member/Chapter/Club Auto	Silica or Dust Related
Fungi & Bacteria	Designated Activities	Asbestos
Total Pollution with Hostile Fire	Chapter or Club Activities	Professional Services
Standards Setting & Certification	Antitrust, Unfair Competition or Similar	

Additional Insureds

Automatically included when required in a contract

Cyber Endorsement

None

See Attached Highlight Sheet for Limit Details



ASAE-Endorsed Umbrella Quote Indication

Indication for: The Council of Educators in Landscape Architecture (CELA)

Quote Date: 08/13/19

Quote Expiration Date: 60 Days after Quote Date

Umbrella Liability Coverage

New! Allianz Option

Coverage	Carrier	Self-Insured Retention	Premium
Umbrella Liability - \$1M (includes coverage over Hartford D&O/EPL)	Allianz (formerly Fireman's Fund)	\$0	\$350*

Great American Option

Coverage	Carrier	Self-Insured Retention	Premium
Umbrella Liability - \$1M (does not include coverage over D&O/EPL)	Great American	\$10,000	\$400*

*These are minimum premiums subject to underwriting and rating

Minimum Underlying Limit Requirements (if applicable)

Fireman's Fund Option Limit	Coverage	Great American Option Limit
\$1,000,000 Each Claim \$1,000,000 Aggregate (defense outside the limit)	Directors & Officers and Employment Practices Liability	NOT INCLUDED
\$1,000,000 Each Occurrence \$1,000,000 Personal & Advertising Injury \$2,000,000 General Aggregate \$2,000,000 Products & Completed Ops Aggregate	Commercial General Liability	\$1,000,000 Each Occurrence \$1,000,000 Personal & Advertising Injury \$2,000,000 General Aggregate \$2,000,000 Products & Completed Ops Aggregate
\$1,000,000 Each Claim \$1,000,000 Aggregate	Employee Benefits Liability	\$1,000,000 Each Claim \$1,000,000 Aggregate
\$1,000,000 Combined Single Limit	Commercial Auto Liability	\$1,000,000 Combined Single Limit
\$ 500,000 Bodily Injury - Each Accident \$ 500,000 Bodily Injury by Disease - Policy Limit \$ 500,000 Bodily Injury by Disease - Each Employee	Employers Liability	\$ 500,000 Bodily Injury - Each Accident \$ 500,000 Bodily Injury by Disease - Policy Limit \$ 500,000 Bodily Injury by Disease - Each Employee

Directors' & Officers' and Employment Practices Liability must be written through our facility with Hartford Financial Products in order to qualify for Fireman's Fund options. Higher D&O/EPL limits required with higher umbrella limits.

All underlying carriers must be AM Best Rated A-VI or better.

This indication is not an offer of coverage. For a bindable quote, please complete the attached umbrella application and return it to wendyann.henry@aon.com

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**POLICYHOLDER DISCLOSURE
OFFER OF TERRORISM COVERAGE
OFFICE PACKAGE**

Named Insured: **The Council of Educators in Landscape Architecture (CELA)**

You are hereby notified that, under the Terrorism Risk Insurance Act (the "Act") effective December, 26, 2007, we are making available to you insurance for losses arising out of certain acts of terrorism. The policy you are purchasing already includes insurance for such acts. Terrorism is defined as any act certified by the Secretary of the Treasury – in concurrence with the Secretary of State and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States Mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

You should know that the insured provided by your policy for losses caused by acts of terrorism is partially reimbursed by the United States under the formula set forth in the Act. Under this formula, the United States pays 85% of covered terrorism losses that exceed the statutorily established deductible to be paid by the insurance company providing the coverage. However, if aggregate insured losses attributable to terrorist acts certified under the Act exceed \$100 billion in a Program year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

If aggregate insured losses attributable to terrorist acts certified under the Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

The portion of the offered policy's annual premium that is attributable to insurance for acts of terrorism is \$0.

If you have any questions about this notice, please contact your agent or broker.

Compensation and Other Disclosure Information

Affinity Insurance Services Inc. is an insurance producer licensed in your state. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction involves one or more of these activities. Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In addition, Affinity may charge a fee for administrative services. Your signature on your application, quote form, check, and/or other authorization for payment of your premium, will be deemed to signify your consent to and acceptance of the terms and conditions including the compensation, as disclosed above, that is to be received by Aon. The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by emailing us at info@asae-aon.com. Please be sure to reference the policy number and policy year in your inquiry.

In addition, premiums paid by Clients to Affinity for remittance to insurers, Client refunds and claim payments paid to Affinity by insurance companies for remittance to Clients are deposited into fiduciary accounts in accordance with applicable insurance laws until they are due to be paid to the insurance company or Client. Subject to such laws and the applicable insurance company's consent, where required, Affinity will retain the interest or investment income earned while such funds are on deposit in such accounts.

In placing, renewing, consulting on or servicing your insurance coverages Affinity and its affiliates may participate in contingent commission arrangements with insurance companies that provide for additional contingent compensation, if, for example, certain underwriting, profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by Aon with the insurance company or the overall performance of the policies placed with that insurance company, not on an individual policy basis. As a result, Aon may be considered to have an incentive to place your insurance coverages with a particular insurance company.

Aon Corporation, our ultimate parent company, and its affiliates have from time to time sponsored and invested in insurance and reinsurance companies. While we generally undertake such activities with a view to creating an orderly flow of capacity for our clients, we also seek an appropriate return on our investment. These investments, for which Aon is generally at-risk for potential price loss, typically are small and range from fixed-income to common stock transactions. In such case, the gains or losses we make through your investments could potentially be linked, in part, to the results of treaties or policies transacted with you. Please visit the Aon website at http://www.aon.com/market_relationships for a current listing of insurance and reinsurance carriers in which Aon Corporate and its affiliates hold any ownership interest.

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